



Fund Profile

Zwitslerleven Obligatiefonds invests in a (diversified) portfolio of euro denominated government bonds and non-government bonds of which at least 90% should have a minimum average credit rating of BBB- and a maximum of 10% might have a lower average credit rating. All debtors and/or (fixed income) securities in the investment universe obtain an ESG-score. The ESG-score of the portfolio will always exceed the ESG-score of the benchmark. The fund's objective is to at least match the return of the benchmark and at the same time achieve the highest possible ESG score. The fund has sustainable characteristics and aims to contribute to long-term sustainability objectives in the field of the environment and social development and good entrepreneurship.

Key Information

Type of Fund: Fixed Income

Currency: Euro

Trading Frequency: Daily

Fund Manager: Cardano Asset Management N.V.

Investment Institution: Zwitslerleven Beleggingsfondsen

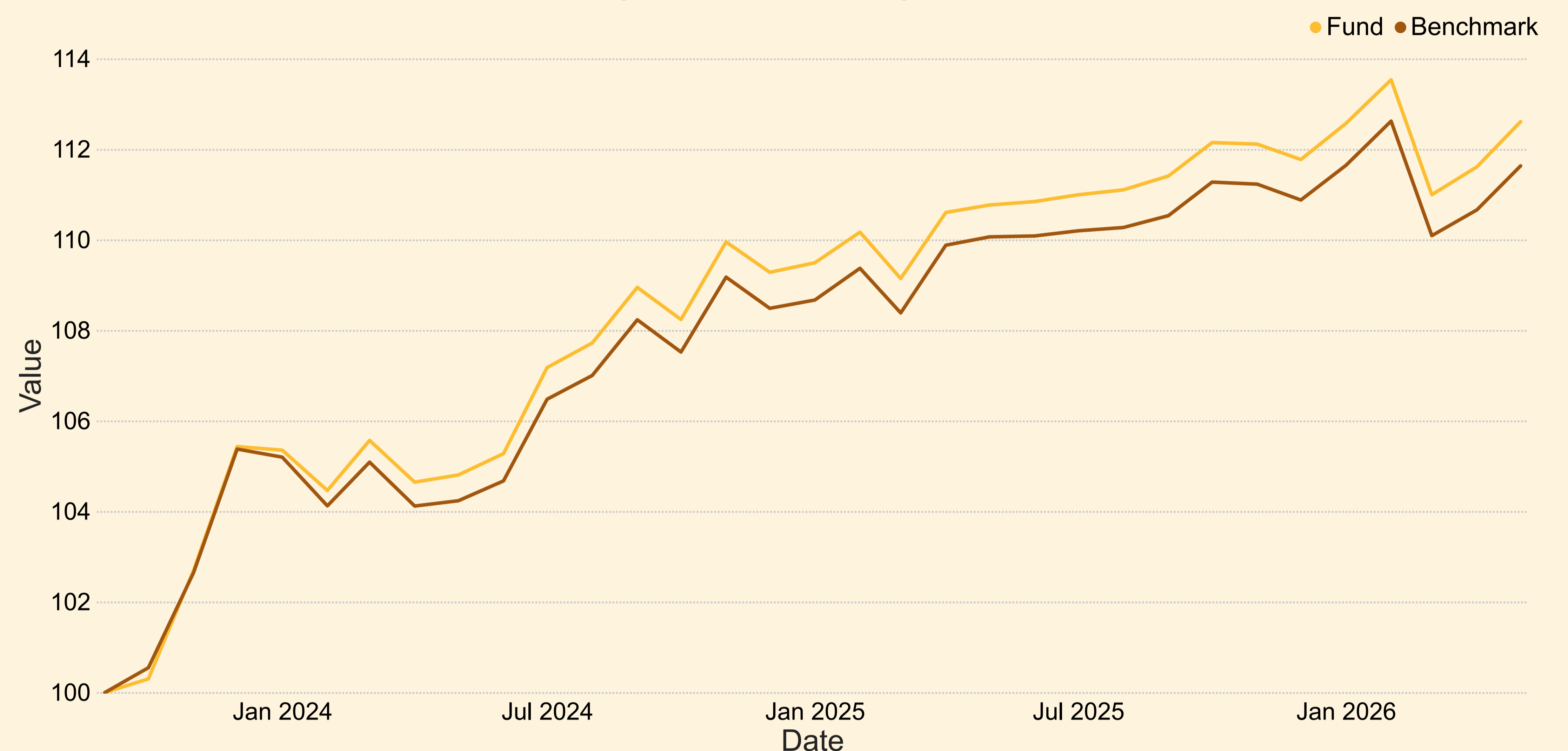
Country of Residence: The Netherlands

Inception Date: 01/01/1996

Inception Date Unit Class: 01/01/1996

Benchmark: 50% iBoxx € Sovereigns 1-10 Index (TR), 50% iBoxx € Non Sovereign Index (TR)

Cumulative Performance (Net of Fees)



Fund Facts

NAV End of Month: €17.53

Fund Size: €1,914,254,659

Outstanding Participations: 109,188,268

Dividend Paying: No

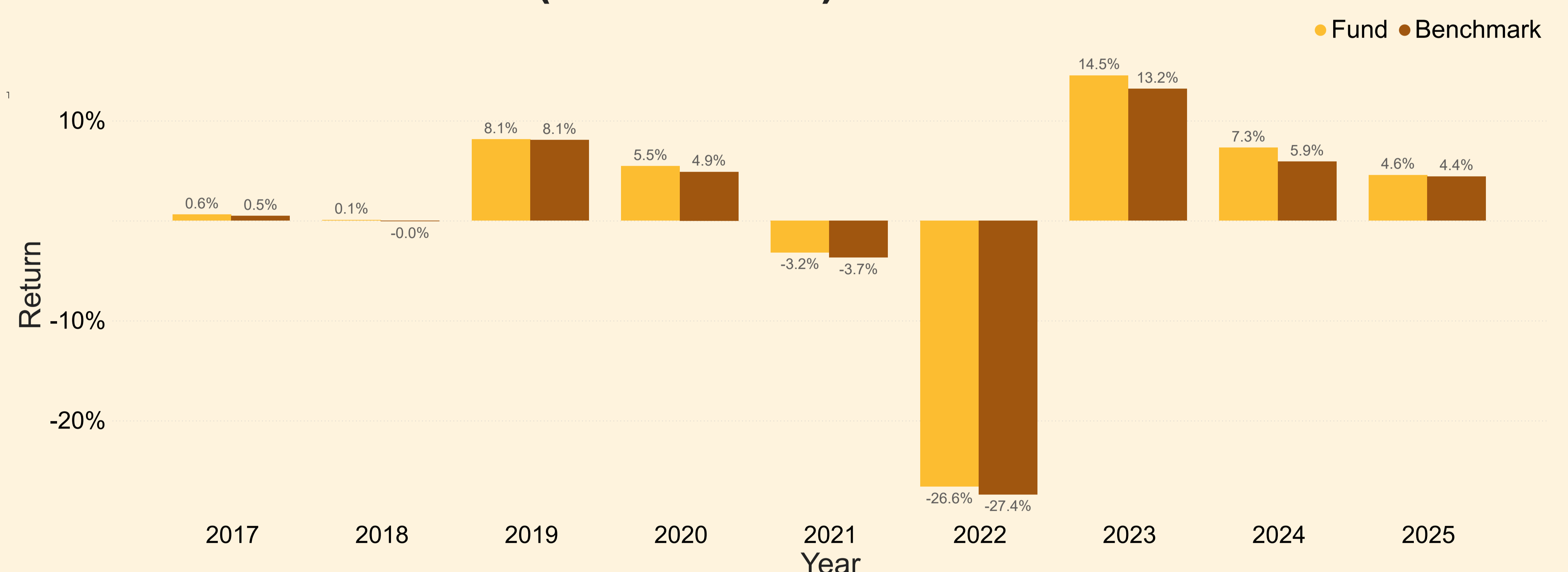
Holdings in Portfolio: 329

Price End of Month: €17.50

Lowest Price 12 Months: €17.20

Highest Price 12 Months: €17.68

Calendar Year Return (Net of Fees)



Fees & Charges

Management Fee: 0.040%

Entry Fee: 0.040%

Exit Fee: 0.020%

Ongoing Charges: 0.040%

Returns (Net of Fees)

	Portfolio	Benchmark	Excess Return
Month-to-Date	0.89%	0.88%	0.02%
2026	0.75%	0.68%	0.07%
3 Months Rolling	-0.81%	-0.88%	0.06%
12 Months Rolling	1.66%	1.43%	0.24%
3 Year Annualised	3.72%	3.34%	0.39%
5 Year Annualised	-0.19%	-0.59%	0.40%

Sustainability

SFDR Classification: Article 8

Morningstar

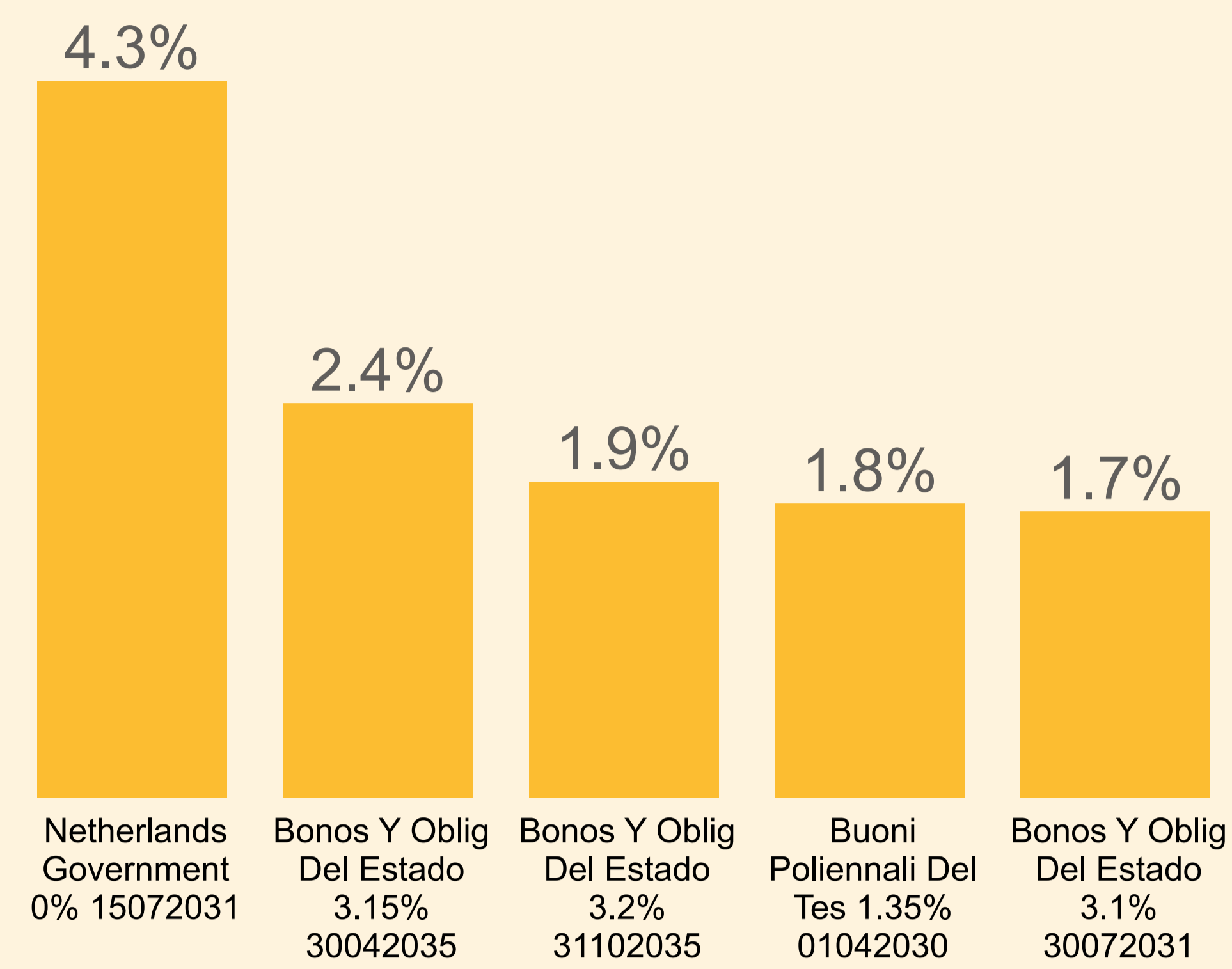
Morningstar Category: EAA Insurance EUR Diversified Bond

Risk Characteristics

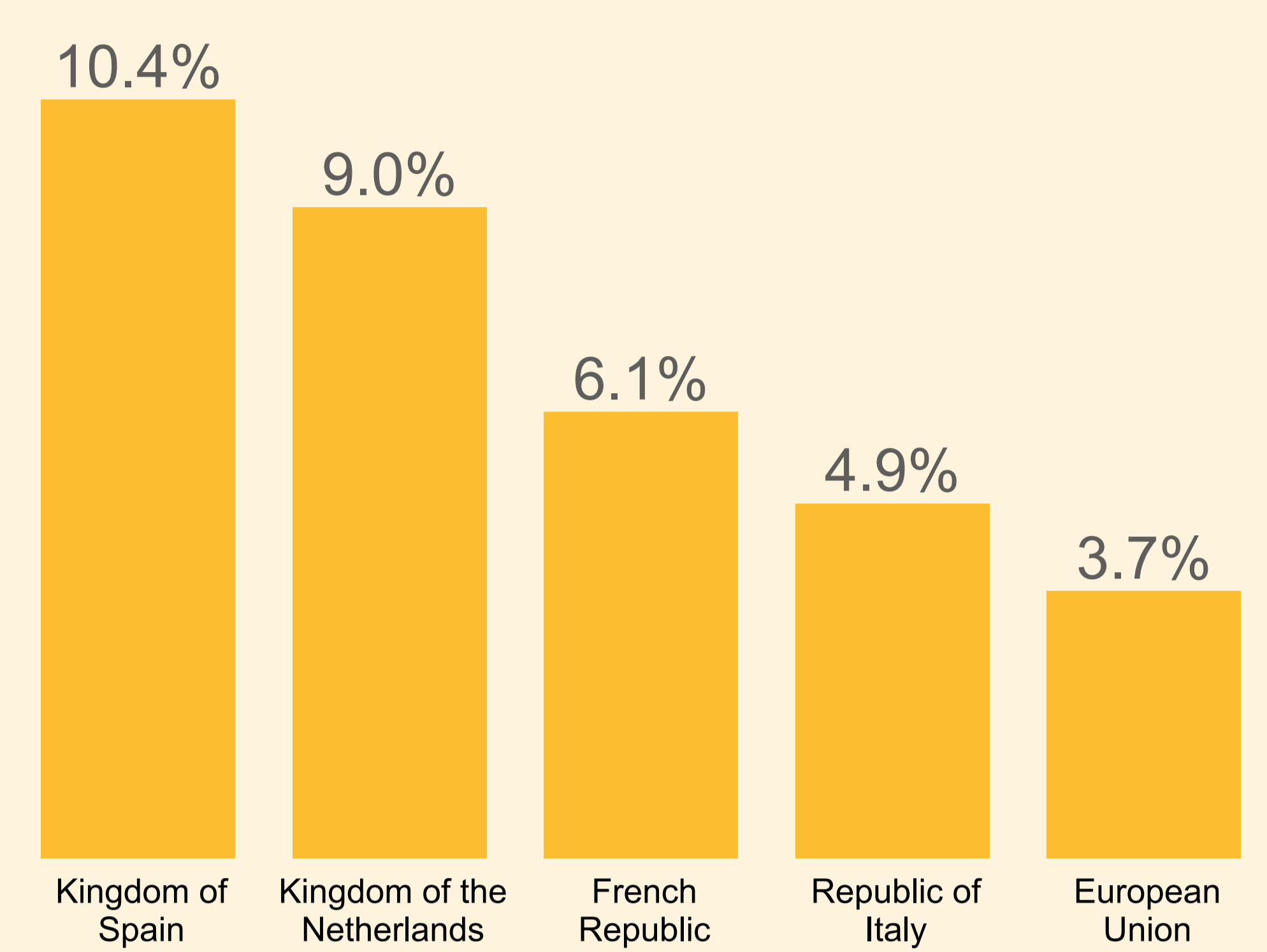
	Portfolio	Benchmark
Standard Deviation	3.40%	3.37%
Sharpe Ratio	0.23	0.12
Average Rating	A	A
Yield to Maturity	3.25	3.25
Modified Duration	4.77	4.65

Standard Deviation and Sharpe Ratios are calculated over a 36 month period.

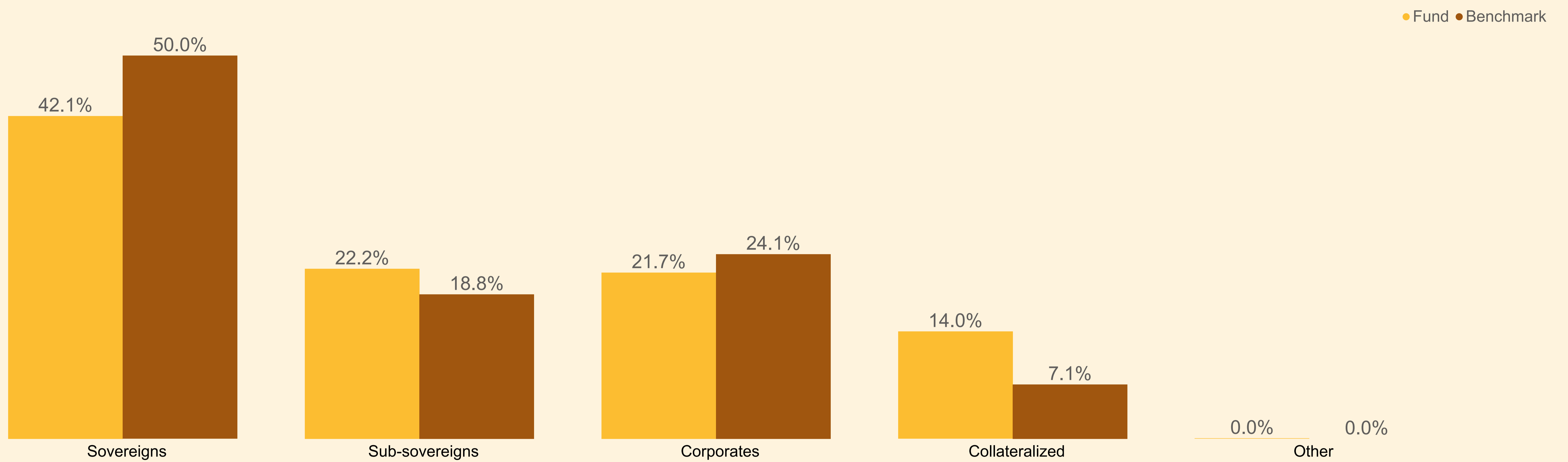
Top Holdings by Weight



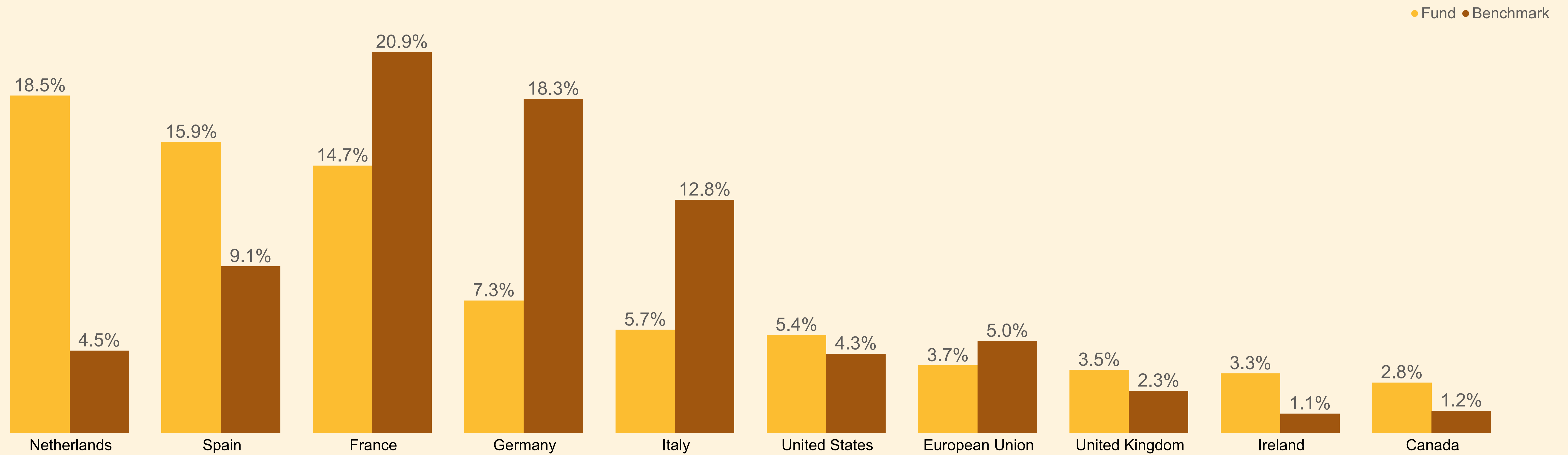
Top Issuers by Weight



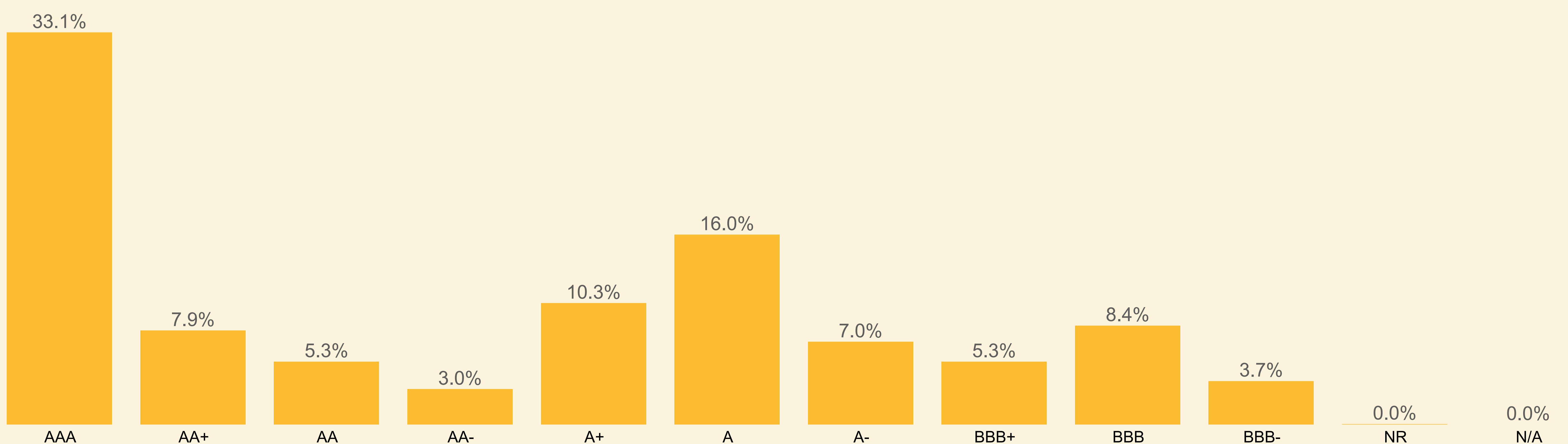
Asset Class Allocation (Top by Weight)



Country Allocation (Top by Weight)

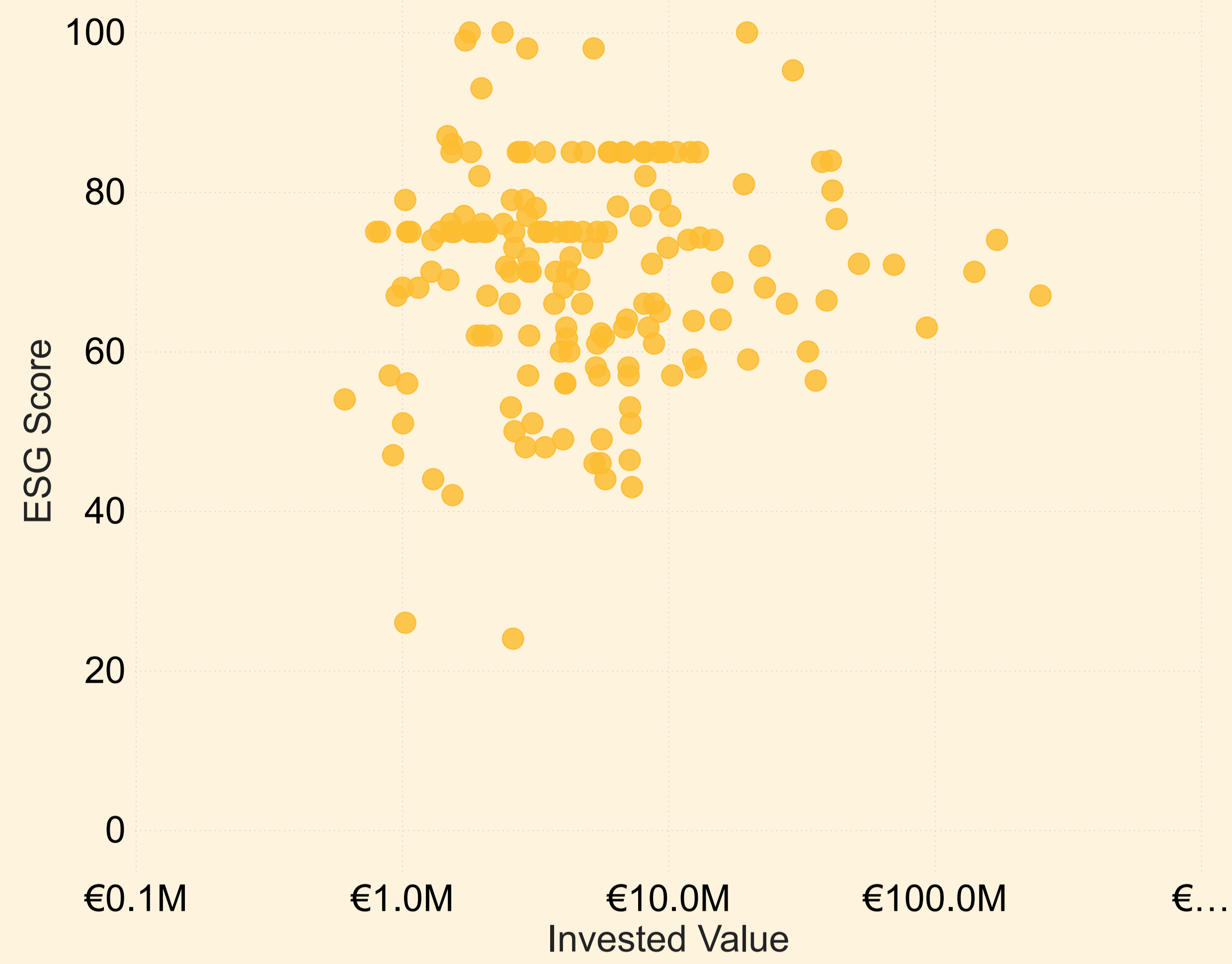


Ratings Breakdown - Fixed Income Exposure



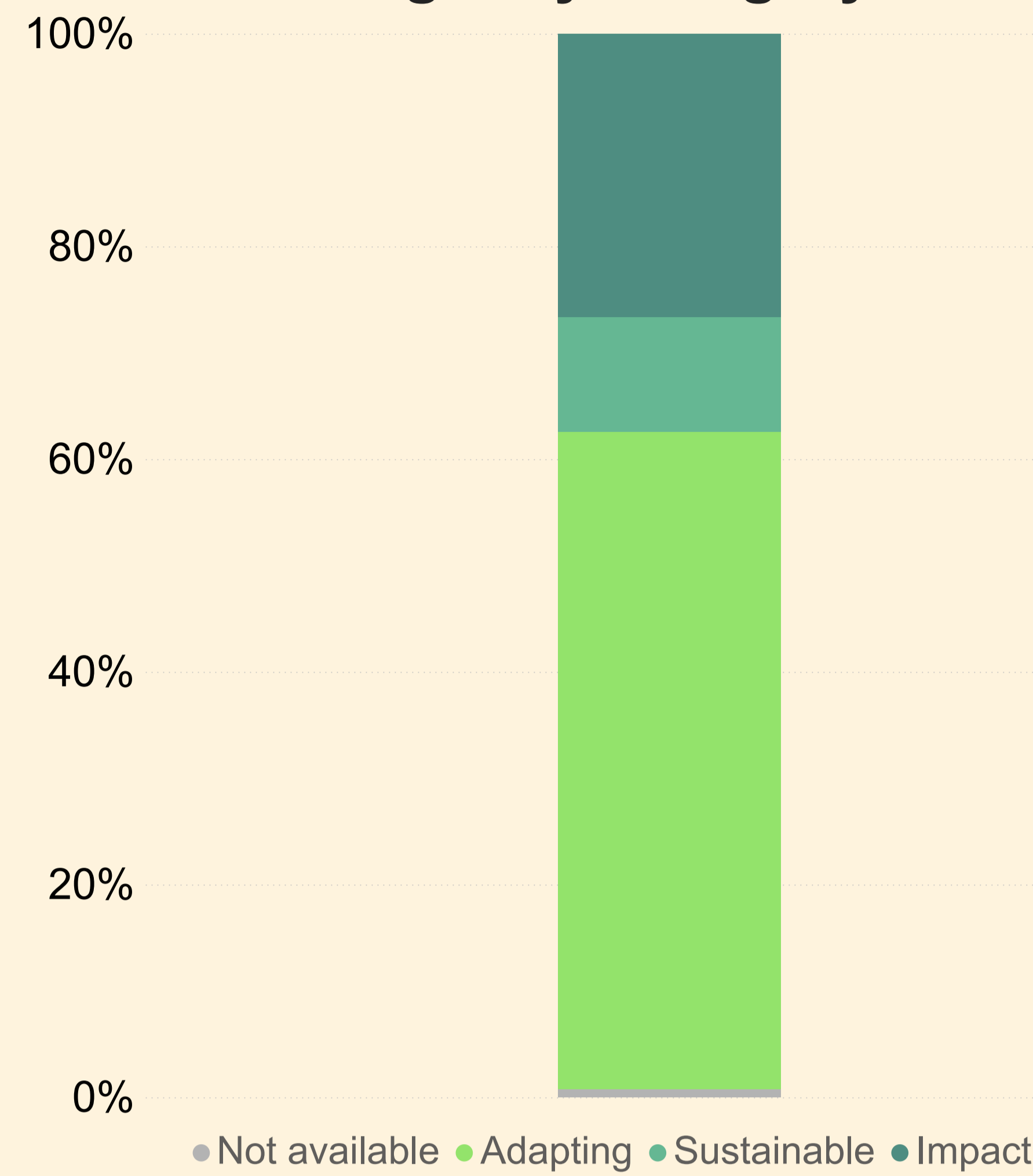
ESG Score: 71 out of 100

Distribution of Issuers



Sustainable Investment Framework

Portfolio Weight by Category



CARDANO DUURZAAMHEIDSRAMWERK	
POSITIEVE IMPACT	
DUURZAAM	
ADAPTIEF	
RISICOVOL	
NIET-ADAPTIEF	
SCHADELIJK	
INTERNATIONALE STANDAARDEN	

Carbon Footprint (Scope 1 and 2)

